

Fill in this information to identify the case:Debtor Name Recondition Pros Penn, LLC

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 23-10639-PMM☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: April 2023Date report filed: 05/19/2023
MM / DD / YYYYLine of business: Automotive ReconditioningNAISC code: 8111

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Recondition Pros Penn, LLCOriginal signature of responsible party Printed name of responsible party Devin Leas**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Recondition Pros Penn, LLCCase number 23-10639-PMM

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 202,875.00

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 7,060.00**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 88,945.00**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -81,885.00**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 120,990.00**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 36,922.89*(Exhibit E)*

Debtor Name Recondition Pros Penn, LLCCase number 23-10639-PMM**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 13,245.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>0</u>	—	\$ <u>7,060.00</u>	=	\$ <u>-7,060.00</u>
33. Cash disbursements	\$ <u>24,831.00</u>	—	\$ <u>88,945.00</u>	=	\$ <u>-64,114.00</u>
34. Net cash flow	\$ <u>-24,831.00</u>	—	\$ <u>81,885.00</u>	=	\$ <u>-106,716.00</u>
35. Total projected cash receipts for the next month:					\$ <u>29,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>15,950.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>13,050.00</u>

Debtor Name Recondition Pros Penn, LLC

Case number 23-10639-PMM

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

1018 RP Penn DIP Checking (5736), Period Ending 04/28/2023

RECONCILIATION REPORT

Reconciled on: 05/05/2023

Reconciled by: RP Accounting

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	0.00
Checks and payments cleared (3).....	-88,945.00
Deposits and other credits cleared (1).....	202,875.28
Statement ending balance.....	<u>113,930.28</u>

Register balance as of 04/28/2023.....	113,930.28
--	------------

Details

Checks and payments cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/21/2023	Expense			-24,831.00
04/21/2023	Expense			-35,543.00
04/21/2023	Expense			-28,571.00
Total				88,945.00

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/07/2023	Transfer			202,875.28
Total				202,875.28

Profit and Loss

April 2023

	TOTAL
Income	
4010 Sales	7,060.00
Total Income	\$7,060.00
GROSS PROFIT	\$7,060.00
Expenses	
Total Expenses	
NET OPERATING INCOME	\$7,060.00
NET INCOME	\$7,060.00

Document Page 7 of 11
Recondition Pros Penn

A/P Aging Detail

As of May 19, 2023

DATE	TRANSACTION TYPE	NUM	VENDOR	DUE DATE	PAST DUE	AMOUNT	OPEN BALANCE
91 or more days past due							
11/30/2022	Bill	Nov 22	Keystone	11/30/2022	170	15.35	15.35
12/31/2022	Bill	Dec 22 58533	GMG EnviroSafe	12/31/2022	139	450.00	450.00
01/03/2023	Bill	Dec 2022	Peco	01/03/2023	136	671.04	671.04
01/31/2023	Bill	Jan 23 6278-1498-1	Sherwin Williams	01/31/2023	108	14,118.02	14,118.02
01/31/2023	Bill	Jan 23 4798-3314-7	Sherwin Williams	01/31/2023	108	6,713.31	6,713.31
01/31/2023	Bill		PGW	01/31/2023	108	2,880.29	2,880.29
01/31/2023	Bill	Jan 23	Peco	01/31/2023	108	792.61	792.61
01/31/2023	Bill	Jan 23MT 152634	Empire Auto Parts	01/31/2023	108	450.00	450.00
01/31/2023	Bill	Jan 23 58975	GMG EnviroSafe	01/31/2023	108	450.00	450.00
01/31/2023	Bill	Jan 23 Z7926776	Fred Beans	01/31/2023	108	414.13	414.13
01/31/2023	Bill	Jan 23 2125-4939-8	Sherwin Williams	01/31/2023	108	182.92	182.92
01/31/2023	Bill	Jan 23 0D47568951	Cintas Fire 636525	01/31/2023	108	177.43	177.43
01/31/2023	Bill	Jan 23 9206373678	Cintas	01/31/2023	108	99.00	99.00
Total for 91 or more days past due						\$27,414.10	\$27,414.10
61 - 90 days past due							
02/28/2023	Bill	Feb 23	PGW	02/28/2023	80	2,445.21	2,445.21
02/28/2023	Bill	Feb 23	Peco	02/28/2023	80	714.04	714.04
02/28/2023	Bill	Feb 23	Republic Services	02/28/2023	80	421.16	421.16
02/28/2023	Bill	Feb 28	Gnali Enterprises	02/28/2023	80	350.00	350.00
02/28/2023	Bill	Feb 23	Cintas	02/28/2023	80	99.00	99.00
Total for 61 - 90 days past due						\$4,029.41	\$4,029.41
31 - 60 days past due							
03/31/2023	Bill	Mar 23	PGW	03/31/2023	49	2,179.14	2,179.14
03/31/2023	Bill	Mar 23 3-0324-0073475	Republic Services	03/31/2023	49	415.89	415.89
03/31/2023	Bill	Mar 23 19114-19014	Peco	03/31/2023	49	231.09	231.09
03/31/2023	Bill	Mar 23 / 921387250	Cintas	03/31/2023	49	99.00	99.00
Total for 31 - 60 days past due						\$2,925.12	\$2,925.12
1 - 30 days past due							
04/20/2023	Bill	Contract b/o	Cintas	04/20/2023	29	2,079.00	2,079.00
04/30/2023	Bill	Apr 23 / 19114-19014	Peco	04/30/2023	19	283.48	283.48
04/30/2023	Bill	April 23 0979407978	PGW	04/30/2023	19	191.78	191.78
Total for 1 - 30 days past due						\$2,554.26	\$2,554.26
TOTAL						\$36,922.89	\$36,922.89

Document Page 8 of 11
Recondition Pros Penn

A/R Aging Detail

As of May 19, 2023

DATE	TRANSACTION TYPE	NUM	CUSTOMER	DUE DATE	AMOUNT	OPEN BALANCE
Current						
05/16/2023	Invoice	PA-PDR-3018	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3019	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3021	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3023	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3024	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3025	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3026	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3027	Carvana - Delanco	06/15/2023	300.00	300.00
05/16/2023	Invoice	PA-PDR-3020	Carvana - Delanco	06/15/2023	600.00	600.00
05/16/2023	Invoice	PA-PDR-3022	Carvana - Delanco	06/15/2023	600.00	600.00
05/16/2023	Invoice	PA-PDR-3028	Carvana - Delanco	06/15/2023	900.00	900.00
05/17/2023	Invoice	PA-PDR-3030	Carvana - Delanco	06/16/2023	300.00	300.00
05/17/2023	Invoice	PA-PDR-3031	Carvana - Delanco	06/16/2023	600.00	600.00
05/17/2023	Invoice	PA-PDR-3029	Carvana - Delanco	06/16/2023	1,200.00	1,200.00
05/17/2023	Invoice	PA-PDR-3032	Carvana - Delanco	06/16/2023	1,200.00	1,200.00
05/17/2023	Invoice	PA-PDR-3033	Carvana - Delanco	06/16/2023	1,200.00	1,200.00
05/18/2023	Invoice	PA-PDR-3039	Carvana - Delanco	06/17/2023	45.00	45.00
05/18/2023	Invoice	PA-PDR-3035	Carvana - Delanco	06/17/2023	300.00	300.00
05/18/2023	Invoice	PA-PDR-3036	Carvana - Delanco	06/17/2023	300.00	300.00
05/18/2023	Invoice	PA-PDR-3037	Carvana - Delanco	06/17/2023	300.00	300.00
05/18/2023	Invoice	PA-PDR-3034	Carvana - Delanco	06/17/2023	900.00	900.00
05/18/2023	Invoice	PA-PDR-3038	Carvana - Delanco	06/17/2023	1,200.00	1,200.00
05/18/2023	Invoice	PA-PDR-3040	Carvana - Delanco	06/17/2023	1,200.00	1,200.00
Total for Current					\$13,245.00	\$13,245.00
TOTAL					\$13,245.00	\$13,245.00

Recondition Pros Penn

Transaction Detail by Account
April 2023

ACCOUNT	DATE	TRANSACTION TYPE	TRANSACTION NUMBER	NAME	LOCATION	CLASS	DESCRIPTION	SPLIT ACCOUNT	AMOUNT LINE	BALANCE	POSTING	TRANSACTION TYPE
RP Penn Checking (5205)												
RP Penn Checking (5205)	04/05/2023	Payment	20230405 P	Carvana - Delanco	--	--	826903	Accounts Receivable (A/R)	\$6,160.00	\$6,160.00	Yes	Payment
RP Penn Checking (5205)	04/07/2023	Transfer	--	--	--	--	Transfer from CHK XXXXX5205	1018 RP Penn DIP Checking (5736)	-\$202,875.28	-\$196,715.28	Yes	Transfer
RP Penn Checking (5205)	04/18/2023	Payment	20230417 P	Carvana - Delanco	--	--	832548	Accounts Receivable (A/R)	\$900.00	-\$195,815.28	Yes	Payment
Total for RP Penn Checking (5205)									-\$195,815.28			
1018 RP Penn DIP Checking (5736)												
1018 RP Penn DIP Checking (5736)	04/07/2023	Transfer	--	--	--	--	Transfer from CHK XXXXX5205	RP Penn Checking (5205)	\$202,875.28	\$202,875.28	Yes	Transfer
1018 RP Penn DIP Checking (5736)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149275410 04/21	Due to Recondition Pros (Parent)	-\$24,831.00	\$178,044.28	Yes	Expense
1018 RP Penn DIP Checking (5736)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149286345 04/21	Due to Recondition Pros (Parent)	-\$28,571.00	\$149,473.28	Yes	Expense
1018 RP Penn DIP Checking (5736)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149287911 04/21	Due to Recondition Pros (Parent)	-\$35,543.00	\$113,930.28	Yes	Expense
Total for 1018 RP Penn DIP Checking (5736)									\$113,930.28			
Accounts Receivable (A/R)												
Accounts Receivable (A/R)	04/05/2023	Payment	20230405 P	Carvana - Delanco	--	--	--	RP Penn Checking (5205)	-\$6,160.00	-\$6,160.00	Yes	Payment
Accounts Receivable (A/R)	04/18/2023	Payment	20230417 P	Carvana - Delanco	--	--	--	RP Penn Checking (5205)	-\$900.00	-\$7,060.00	Yes	Payment
Total for Accounts Receivable (A/R)									-\$7,060.00			
Due to Recondition Pros (Parent)												
Due to Recondition Pros (Parent)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149275410 04/21	1018 RP Penn DIP Checking (5736)	\$24,831.00	\$24,831.00	Yes	Expense
Due to Recondition Pros (Parent)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149286345 04/21	1018 RP Penn DIP Checking (5736)	\$28,571.00	\$53,402.00	Yes	Expense
Due to Recondition Pros (Parent)	04/21/2023	Expense	--	--	--	--	Online Transfer to CHK ...6876 t ransaction#: 17149287911 04/21	1018 RP Penn DIP Checking (5736)	\$35,543.00	\$88,945.00	Yes	Expense
Total for Due to Recondition Pros (Parent)									\$88,945.00			
Accounts Payable (A/P)												
Accounts Payable (A/P)	04/20/2023	Bill	Contract b/o	Cintas	--	--	--	Repairs & Maintenance	\$2,079.00	\$2,079.00	Yes	Bill
Accounts Payable (A/P)	04/30/2023	Bill	Apr 23 / 19114-19014	Peco	--	--	--	--	\$283.48	\$2,362.48	Yes	Bill
Accounts Payable (A/P)	04/30/2023	Bill	April 23 0979407978	PGW	--	--	--	--	\$191.78	\$2,554.26	Yes	Bill
Total for Accounts Payable (A/P)									\$2,554.26			
Repairs & Maintenance												
Repairs & Maintenance	04/20/2023	Bill	Contract b/o	Cintas	--	Delanco Autobody Paint	Penn CC 2749	Accounts Payable (A/P)	\$2,079.00	\$2,079.00	Yes	Bill
Total for Repairs & Maintenance									\$2,079.00			
Utilities												
Utilities	04/30/2023	Bill	Apr 23 / 19114-19014	Peco	--	Delanco Autobody Paint	Penn CC 2749	Accounts Payable (A/P)	\$283.48	\$283.48	Yes	Bill
Utilities	04/30/2023	Bill	Apr 23 / 19114-19014	Peco	--	Delanco Autobody Paint	Penn CC 2749	Accounts Payable (A/P)	\$0.00	\$283.48	Yes	Bill
Utilities	04/30/2023	Bill	April 23 0979407978	PGW	--	Delanco Autobody Paint	Penn cc 2749	Accounts Payable (A/P)	\$191.78	\$475.26	Yes	Bill
Utilities	04/30/2023	Bill	April 23 0979407978	PGW	--	Delanco Autobody Paint	Penn cc 2749	Accounts Payable (A/P)	\$0.00	\$475.26	Yes	Bill
Total for Utilities									\$475.26			



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

April 07, 2023 through April 28, 2023

Account Number: **5736**

00008217 DRE 053 142 12323 NNNNNNNNNNN T 1 000000000 D4 0000

RECONDITION PROS PENN, LLC
DEBTOR IN POSSESSION 23-10639
8520 ALLISON POINTE BLVD STE 220E
INDIANAPOLIS IN 46250-4299

CUSTOMER SERVICE INFORMATION

Web site: **www.Chase.com**
Service Center: **1-877-425-8100**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**
We accept operator relay calls



CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$0.00
Deposits and Additions	1	202,875.28
Electronic Withdrawals	3	-88,945.00
Ending Balance	4	\$113,930.28

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/07	Transfer From Chk Xxxxx5205	\$202,875.28
Total Deposits and Additions		\$202,875.28

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/21	04/21 Online Transfer To Chk ...6876 Transaction#: 17149275410	\$24,831.00
04/21	04/21 Online Transfer To Chk ...6876 Transaction#: 17149286345	28,571.00
04/21	04/21 Online Transfer To Chk ...6876 Transaction#: 17149287911	35,543.00
Total Electronic Withdrawals		\$88,945.00

DAILY ENDING BALANCE

DATE	AMOUNT
04/07	\$202,875.28
04/21	113,930.28



April 07, 2023 through April 28, 2023
Account Number: **5736**

SERVICE CHARGE SUMMARY

Monthly Service Fee	\$0.00
Other Service Charges	\$0.00
Total Service Charges	\$0.00

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/UNIT	TOTAL
Other Service Charges:					
Electronic Credits					
Electronic Credits	1	Unlimited	0	\$0.40	\$0.00
Subtotal Other Service Charges					\$0.00

ACCOUNT 000000938125736

Other Service Charges:

Electronic Credits

Electronic Credits

1

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC